

Form 149

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

**Ryan P. Mackin**  
Debtor(s)

Bankruptcy Case No.: 19-20172-JAD  
Related to Docket No. 14  
Chapter: 13  
Docket No.: 36 - 14  
Concil. Conf.: July 11, 2019 at 09:30 AM

**ORDER OF COURT CONFIRMING PLAN AS MODIFIED  
AND SETTING DEADLINES FOR CERTAIN ACTIONS**

**(1.) PLAN CONFIRMATION:**

IT IS HEREBY ORDERED that upon consent of the Debtor(s), the Chapter 13 Plan dated January 28, 2019 is CONFIRMED as modified at the Plan confirmation hearing. Terms of the Plan not expressly modified by this Order remain in full force and effect. A copy of this Plan was previously mailed to you. *Only those provisions which are checked below apply to this case:*

- ☐ A. For the remainder of the Plan term, the periodic Plan payment is amended to be \$ as of . Debtor(s)' counsel shall file a motion to amend the income attachment order within seven (7) days of the date of this Order.
- ☐ B. The length of the Plan is increased to a total of months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved. The total length of the Plan shall not exceed sixty (60) months.
- ☐ C. Plan confirmation is on an interim basis only as a form of adequate protection. The Trustee is authorized to distribute to secured and priority creditors with percentage fees. ***A final plan conciliation conference will be held on Jul. 11, 2019 at 09:30 AM, in 3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219.*** If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.
- ☐ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under *11 U.S.C. §506*, disputes over the amount and allowance of claims entitled to priority under *11 U.S.C. §507*, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. shall be paid monthly payments of \$ beginning with the Trustee's distribution and continuing for the duration of the plan term, to be applied by that creditor to its administrative claim, budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☐ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim: .
- ☒ H. Additional Terms: The secured claim of PNC Bank at Claim No. 32, shall govern as to claim amount, to be paid at the contract interest in a monthly amount to be determined by the Trustee to pay in full.

**(2.) IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:**

**A. Objections to the Plan.** Pursuant to *Fed.R.Bankr.P. 2002(b)*, this Order shall not become final for a period of twenty-eight (28) days. Any party in interest with an objection to any provision of this Confirmation Order must file a written objection within that twenty-eight (28) day period. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may disburse funds pursuant to this confirmation order upon its entry.

**B. Applications to retain brokers, sales agents, or other professionals.** If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

**C. Review of Claims Docket and Objections to Claims.** Pursuant to *W.PA.LBR 3021-1(c)(2)*, the Debtor or Debtor's attorney, if represented, shall review the proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely.

**D. Motions or Complaints Pursuant to §§506, 507 or 522.** All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

**E. Filing Amended Plans.** Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

(3.) ***IT IS FURTHER ORDERED THAT:***

**A.** After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to *11 U.S.C. §1322(b)(2)*, nothing in this Order shall be construed to change the payment terms established in the Plan.

**B.** Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

**C.** Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

**D.** Debtor's counsel must file a fee application in accordance with *W.PA.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

**E.** The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising pre-confirmation defaults in any subsequent motion to dismiss.

**F.** In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any ***secured claim*** that is secured by the subject property, unless directed otherwise by further Order of Court.

Dated: July 11, 2019

Jeffery A. Deller  
United States Bankruptcy Judge

cc: All Parties in Interest to be served by Clerk in seven (7) days

**Certificate of Notice Page 4 of 6**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Ryan P. Mackin  
 Debtor

Case No. 19-20172-JAD  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: ctak  
 Form ID: 149

Page 1 of 3  
 Total Noticed: 64

Date Rcvd: Jul 11, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 13, 2019.

db  
 14978133 +Ryan P. Mackin, 113 Linnview Ave, Pittsburgh, PA 15210-3717  
 14978134 +American Coradius International LLC, 2420 Sweet Home Road, Ste 150, Buffalo, NY 14228-2244  
 14978135 +American Express, PO Box 981535, El Paso, TX 79998-1535  
 14989193 +American Express Centurion Bank, 4315 S. 2700 West, Salt Lake City, UT 84148-0001  
 American Express National Bank, c/o Becket and Lee LLP, PO Box 3001,  
 Malvern PA 19355-0701  
 14986053 +American Express National Bank, AENB, c/o Zwicker and Associates, P.C.,  
 Attorneys/Agents for Creditor, P.O. 9043, Andover, MA 01810-0943  
 14978137 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
 (address filed with court: Bank of America, PO Box 982236, El Paso, TX 79998)  
 Bank of America, N.A., PO BOX 31785, Tampa, FL 33631-3785  
 15002362 +Bank of America, FL9-600-02-26, PO Box 45224, Jacksonville, FL 32232-5224  
 14978138 +Barclays Bank Delaware, 125 S. West Street, Wilmington, DE 19801-5014  
 14978139 +Best Buy/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497  
 14978141 Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
 14998459 +Chase, PO Box 15298, Wilmington, DE 19850-5298  
 14978145 +Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L.,  
 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853  
 15009292 +Citi Cards, PO Box 6062, Sioux Falls, SD 57117-6062  
 14978146 Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657,  
 15016606 Kirkland, WA 98083-0657  
 14978148 +Dollar Bank Visa, PO Box 3969, Pittsburgh, PA 15230-3969  
 14978152 +FNB Omaha, PO Box 3412, Omaha, NE 68103-0412  
 14978150 +First National Credit Card, 500 E. 60th Street N., Sioux Falls, SD 57104-0478  
 14978151 +Firstsource Advantage LLC, 205 Bryant Woods South, Buffalo, NY 14228-3609  
 14978153 +GC Services Limited Partnership, 6330 Gulfton, Houston, TX 77081-1198  
 14978156 +Jonathan Paul Cawley, Esq., Zwicker & Associates, PC, 3220 Tillman Drive, Ste 215,  
 Bensalem, PA 19020-2028  
 14978159 +Macy's, PO Box 8053, Mason, OH 45040-8053  
 14978160 +Macy's American Express, PO Box 8053, Mason, OH 45040-8053  
 14978161 Merrick Bank, PO Box 9021, Old Bethpage, NY 11804  
 14978162 +Mr. Cooper, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620  
 14992392 +Nationstar Mortgage LLC d/b/a Mr. Cooper, PO Box 619096, Dallas, TX 75261-9096  
 15017823 +PNC BANK, N.A., P.O. BOX 94892, CLEVELAND, OH 44101-4892  
 14978166 +PNC Bank, PO Box 856177, Louisville, KY 40285-6177  
 14978165 +PNC Bank, PO Box 1820, Dayton, OH 45401-1820  
 15018119 +PNC Bank, N.A., P.O. Box 94982, Cleveland, OH 44101-4982  
 14978167 +Radius Global Solutions LLC, PO Box 390846, Minneapolis, MN 55439-0846  
 14978171 +Zales Jewelers/Comenity Capital Bank, Bankruptcy Dept, PO Box 183043,  
 Columbus, OH 43218-3043

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr E-mail/Text: bnc-quantum@quantum3group.com Jul 12 2019 10:46:12 Quantum3 Group LLC,  
 Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788  
 14983197 E-mail/Text: Bankruptcy@absoluteresolutions.com Jul 12 2019 10:45:50  
 Absolute Resolutions Investments, LLC, c/o Absolute Resolutions Corporation,  
 8000 Norman Center Drive, Suite 350, Bloomington, MN 55437  
 14978136 +E-mail/Text: ACF-EBN@acf-inc.com Jul 12 2019 10:45:50 Atlantic Credit & Finance,  
 PO Box 13386, Roanoke, VA 24033-3386  
 14978140 E-mail/Text: bankruptcy@bbandt.com Jul 12 2019 10:46:00 BB&T, 223 West Nash Street,  
 Wilson, NC 27893  
 14981010 +E-mail/Text: bankruptcy@bbandt.com Jul 12 2019 10:46:00 BB&T, Bankruptcy Section,  
 100-50-01-51, P.O. Box 1847, Wilson, NC 27894-1847  
 14978142 +E-mail/PDF: gecsed@recoverycorp.com Jul 12 2019 01:43:46 BP Visa, Synchrony Bank,  
 PO Box 965022, Orlando, FL 32896-5022  
 14978143 +E-mail/Text: cms-bk@cms-collect.com Jul 12 2019 10:46:01 Capital Management Services LP,  
 698 1/2 South Odgen Street, Buffalo, NY 14206-2317  
 14978144 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jul 12 2019 01:43:19 Capital One,  
 PO Box 30285, Salt Lake City, UT 84130-0285  
 14988853 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jul 12 2019 01:43:35  
 Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083,  
 Charlotte, NC 28272-1083  
 14978147 E-mail/Text: mrdiscen@discover.com Jul 12 2019 10:45:52 Discover Bank, PO Box 30943,  
 Salt Lake City, UT 84130  
 14983408 E-mail/Text: mrdiscen@discover.com Jul 12 2019 10:45:52 Discover Bank,  
 Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025  
 15016263 +E-mail/Text: kbarkley@bernsteinlaw.com Jul 12 2019 10:46:53 Duquesne Light Company,  
 c/o Bernstein-Barkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,  
 Pittsburgh, PA 15219-1945  
 14978154 +E-mail/Text: bankruptcy@affglo.com Jul 12 2019 10:46:30 Global Credit & Collection Corp,  
 5440 N. Cumberland Ave, Ste 300, Chicago, IL 60656-1486  
 14978157 +E-mail/Text: bncnotices@becket-lee.com Jul 12 2019 10:45:56 Kohl's, PO Box 3043,  
 Milwaukee, WI 53201-3043

District/off: 0315-2

User: ctak  
Form ID: 149

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Total Noticed: 64

Date Rcvd: Jul 11, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

14978158 +E-mail/PDF: gecsed@recoverycorp.com Jul 12 2019 01:43:30 Lowe's, Synchrony Bank,  
Attn: Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060  
14984548 E-mail/Text: bkr@cardworks.com Jul 12 2019 10:45:45 MERRICK BANK,  
Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368  
14996284 +E-mail/Text: bankruptcydpt@mcmcg.com Jul 12 2019 10:46:27 Midland Funding LLC,  
PO Box 2011, Warren, MI 48090-2011  
15012800 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jul 12 2019 01:43:48  
Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541  
14979033 +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jul 12 2019 01:43:35  
PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
14978163 +E-mail/PDF: gecsed@recoverycorp.com Jul 12 2019 01:43:31 PayPal, Synchrony Bank,  
Attn: Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060  
14978164 +E-mail/PDF: gecsed@recoverycorp.com Jul 12 2019 01:43:46 PepBoys, Synchrony Bank,  
Attn: Bankruptcy Dept, PO Box 965061, Orlando, FL 32896-5061  
14988635 E-mail/Text: bnc-quantum@quantum3group.com Jul 12 2019 10:46:11  
Quantum3 Group LLC as agent for, Credit Corp Solutions Inc, PO Box 788,  
Kirkland, WA 98083-0788  
15012805 E-mail/Text: bnc-quantum@quantum3group.com Jul 12 2019 10:46:11  
Quantum3 Group LLC as agent for, Bluestem and SCUSA, PO Box 788,  
Kirkland, WA 98083-0788  
15012647 E-mail/Text: bnc-quantum@quantum3group.com Jul 12 2019 10:46:11  
Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788,  
Kirkland, WA 98083-0788  
14998399 E-mail/Text: bnc-quantum@quantum3group.com Jul 12 2019 10:46:11  
Quantum3 Group LLC as agent for, JHPDE Finance 1 LLC, PO Box 788,  
Kirkland, WA 98083-0788  
15061601 E-mail/Text: bnc-quantum@quantum3group.com Jul 12 2019 10:46:11  
Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788  
14978168 +E-mail/PDF: gecsed@recoverycorp.com Jul 12 2019 01:43:17 Synchrony Home,  
Attn: Bankruptcy Dept, PO Box 965061, Orlando, FL 32896-5061  
14978169 +E-mail/PDF: gecsed@recoverycorp.com Jul 12 2019 01:43:30 Value City Furniture,  
Synchrony Bank, Attn: Bankruptcy Dept, PO Box 965061, Orlando, FL 32896-5061  
15012408 E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Jul 12 2019 01:54:23 Verizon,  
by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457  
14978170 +E-mail/PDF: gecsed@recoverycorp.com Jul 12 2019 01:43:17 Wal-Mart, Synchrony Bank,  
Attn: Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060  
14978149 +E-mail/Text: jstauaffe\_BK@ebay.com Jul 12 2019 10:46:14 eBay, 2145 Hamilton Ave,  
San Jose, CA 95125-5905

TOTAL: 31

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Nationstar Mortgage LLC d/b/a Mr. Cooper  
cr PNC BANK NATIONAL ASSOCIATION  
cr\* +Duquesne Light Company, c/o Bernstein-Burkley, P.C.,  
707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945  
cr\* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
15011097\* +Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L.,  
6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853  
15012397\* +Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L.,  
6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853  
14978155\* +Global Credit & Collection Corp, 5440 N. Cumberland Ave, Ste 300, Chicago, IL 60656-1486  
TOTALS: 2, \* 5, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 13, 2019

Signature: /s/Joseph Speetjens

District/off: 0315-2

User: ctak  
Form ID: 149

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Total Noticed: 64

Date Rcvd: Jul 11, 2019

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 11, 2019 at the address(es) listed below:

James Warmbrodt on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bkgroup@kmlawgroup.com  
Keri P. Ebeck on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com,  
jbluemle@bernsteinlaw.com  
Kevin Scott Frankel on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper  
pabk@logs.com  
Michael C. Eisen on behalf of Debtor Ryan P. Mackin attorneyeisen@yahoo.com,  
aarin96@hotmail.com  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 6